

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DEB

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF MARYLAND
MONTHLY OPERATING REPORT - CHAPTER 11
INDIVIDUAL DEBTORS

☐ Check if this is an
amended report.

COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 10-1-20 to 10-31-20**THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 **Bank Statements for All Bank Accounts open during any day during the period**
(remember to redact all but the last four digits of bank account number)

QUESTIONNAIRE	Yes	No
Please answer the questions below for the month being reported:		
1. Did you deposit all receipts into your DIP account this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1a. If no, explain. _____		
2. Are all insurance policies current and in effect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2a. If no, explain.** _____		
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3a. If no, explain.** _____		
4. Did you pay all your bills on time this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5a. If yes, why?** _____		
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7a. If yes, when will they be closed? _____		

****If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.**

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 11/18/20

Signature (Debtor):

Print name:

Joseph G. Gorski
JOSEPH G GORSKI

Signature (Co-Debtor):

Print name:

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DEBFor Period from: 10-1-20 to 10-31-20**CASH FLOW SUMMARY (SEE NOTE A)**

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance \$ 62,203.91 (1) A

2. Cash Receipts

Wages	\$	<u>6,872.83</u>	
Sole Proprietorship Revenues			
Draws from owned entities other than Sole Prop			
Rental Income		<u>1,431.00</u>	
Other <u>Social Security</u>		<u>3,309.50</u>	
Other <u>Advantage</u>		<u>30,000</u>	
Total Cash Receipts for the month	\$	<u>41,613.33</u>	0.00 B

3. Cash Disbursements

Primary residence: Rent or home mortgage payment	\$	<u>5,850</u>	
Utilities and Communication related Expenses		<u>449.56</u>	
Home maintenance (repairs/upkeep/association dues)		<u>405.</u>	
Food / Groceries / Housekeeping supplies		<u>683.</u>	
Restaurants/Entertainment/Recreation		<u>548.42</u>	
Clothing / Laundry / Personal Care		<u>72.</u>	
Charitable and Religious Contributions			
Insurance payments		<u>124.38</u>	
Installment payments (including car payments)			
Transportation related (gas, parking, tolls)		<u>115.32</u>	
Alimony, maintenance, support of others			
Legal / Professional Fees / U.S. Trustee Fees		<u>324.88</u>	
Sole Proprietorship Expenses			
Rental Property related: mortgages / expenses / repairs			
Other <u>Medical / Dental</u>		<u>668.92</u>	
Other <u>Taxes</u>		<u>28,281.</u>	
Other			
Other			
Miscellaneous		<u>200.20</u>	
Total Cash Disbursements for the month	\$	<u>37,722.68</u>	0.00 C

4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements) (B - C) 3,890.65 0.00 D5. Ending Cash Balance (A + D) \$ 66,094.59 0.00 E**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	37,722.68	0.00
Add: Any amounts paid on behalf of the debtor by others	0	
Disbursements for U.S. Trustee Fee Calculation	37,722.68	0.00

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

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Rev. 2017-04

DEBTOR: Joseph G GoaskiCase Number: 19-1500-DEB**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending: <u>10-31-20</u>	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank: <u>Sandy Spring Bank</u>	<u>5206</u>			
Last four digits of account	<u>5206</u>			
Purpose of Acct (Personal or Business)	<u>Personal</u>			
Type of account (Checking or Savings)	<u>checking</u>			
Balance per Bank Statement at End of the Period	<u>36,974.47</u>			
TOTAL OF ALL ACCOUNTS AT END OF PERIOD	<u>36,974.47</u>		<u>0.00</u>	

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)

Are post petition mortgage payments current?

No

☐

Yes

☒

Do you have other past due post petition bills?

No

☒

Yes

☐

If yes, how much do you owe, including past due mortgage payments?

\$

(Please attach a list of the creditors and amounts owed)

C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)

Does anyone owe you any money?

No

☒

Yes

☐

If yes, how much is owed to you?

\$

(Please attach a list of the purpose and amounts owed)

D. UNUSUAL ITEMS

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

DEBTOR: Joseph G GorskiCASE #: 19-1500-DEB**CASH RECEIPTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 10-1-20 to 10-31-20
(attach additional sheets as necessary)Bank Name Sandy Spring BankLast four digits of account number 5206A. For each counter deposit made during the period, record the following information:

Date	Payer	Description	Amount
10/6/20	Lindsay Management	Rent	715.50
10/13/20	Social Security	Social Security	405.00
10/27/20	Lindsay Management	Rent	715.50
10/30/20	Social Security	Social Security	3309.50
10/30/20	Tradeways	Salary	6872.83

B. For direct deposits to your account which identify the source of the deposit, just record the grand total of all of these deposits.30,000.00C. Deduct transfers between accounts made to this account included in Section A or B above.**Total Cash Receipts**\$42,018.³³0.00

This total should agree with Page 2

DEBTOR: Joseph G GORSKICASE #: 19-11500-0ER**CASH DISBURSEMENTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 10-1-20 to 10-31-20
(attach additional sheets as necessary)

Bank Name Sandy Spring BankLast four digits of account number 5206A. For all checks written, record the detail of each showing the following information:

Date	Check No.	Payee	Description (Purpose)	Amount
10/1/20	433			1,972.
10/2	430			1.37
10/5	423	Felipe Alvarez	GRASS	135.00
10/6	429	Bank of America	Mortgage	\$5,500.00
10/6	432			2.00
10/6	434	Kaiser Permanente	Medical	30.60
10/14	435	Quickbooks	Accounting	40.00
10/17	437	Felipe Alvarez	GRASS	135.00
10/20	438			40.00
10/22	439			121.09
10/23	441			11.97
10/26	442			328.47
10/30	440			100.
10/30	448	Bank of America	Mortgage	5,500

B. For direct debits to your account which identify the who is being paid, just record the grand total of all of these withdrawals2345.15C. Deduct transfers between accounts made to this account included in Section A or B above.0

Total Cash Disbursements \$ 16,263.65 **0.00**
This total should agree with Page 2

RECEIPTS AND DISBURSEMENTS RECAP

Debtor: Joseph G GorskiCase #: 19-11500-DERDate Case was filed: 2-5-2019

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date. It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

NOTE: These amounts are directly obtained from Page 2 of the associated MOR.

Year: 2019			
	Receipts	Disb	Net
Jan	0	0	0
Feb	21,700	19,157	2,543
Mar	19,480	7,001	12,778
Apr	13,306	14,791	(-1454)
May	29,456	25,676	3,780
Jun	15,755	14,984	821
Jul	11,026	14,719	(-3693)
Aug	15,454	20,336	(-5322)
Sep	47,026	53,646	(-6620)
Oct	42,237	16,710	25,527
Nov	19,427	14,680	4,959
Dec	26,648	39,611	(-12,763)

TOTAL	262,015	0	241,409	0	20,606	0
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Year: 2020			
	Receipts-2	Disb-2	Net-2
	17,249	14,594	2655
	27,053	12,395	14,655
	11,851	18,734	(-7087)
	11,451	13,803	(-2352)
	13,503	18,294	(-4791)
	12,070	11,455	615
	10,182	15,254	(-5072)
	19,182	18,067	1115
	19,182	18,067	1115
	41,613	37,722	3891
			0
			0

	0	0	0
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Sandy Spring Bank

From here. For here.

Last statement: September 30, 2020
This statement: October 31, 2020
Total days in statement period: 31

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XX-XXXX52-06
(0)

*****AUTO**SCH 5-DIGIT 21403
14668 0.7880 AV 0.389 52 6015

Direct inquiries to:
800-399-5919

JOSEPH G GORSKI
DEBTOR IN POSSESSION CASE 19-11500-DER
400 FERRY POINT RD
ANNAPOLIS MD 21403-1306

Sandy Spring Bank
17801 Georgia Ave
Olney MD 20832

My Free Banking

Account number XX-XXXX52-06
Low balance \$2,247.31
Average balance \$10,077.38

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$11,356.17
10-01	Check 433		-1,972.00	9,384.17
10-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRI ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 000089004536		-88.94	9,295.23
10-02	Check 430		-1.37	9,293.86
10-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55457020 COLONIAL PARKING #1QPS ALEXANDRI VA XXXXXXXXXXXX0862 SEQ # 200288401039		-14.00	9,279.86
10-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 INT*QuickBooks Online 800-446-8 CA XXXXXXXXXXXX0862 SEQ # 200342774651		-40.00	9,239.86
10-05	Debit Card Purchase POS PURCHASE TERMINAL 0048U044 FALLS CHURCH CIT FALLS CHU VA XXXXXXXXXXXX0862 SEQ # 889138		-21.02	9,218.84
10-05	Check 423		-135.00	9,083.84
10-06	Deposit	715.50		9,799.34
10-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 AUTOGRAPH HOTEL ALEXAN ALEXANDRI VA XXXXXXXXXXXX0862 SEQ # 200873745193		-548.42	9,250.92
10-06	Check 429		-5,500.00	3,750.92
10-06	Check 432		-3.00	3,747.92
10-06	Check 434		-30.60	3,717.32



Sandy Spring Bank

From here. For here.

Last statement: September 30, 2020

This statement: October 31, 2020

Total days in statement period: 31

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XX-XXXX52-06

(0)

*****AUTO**SCH 5-DIGIT 21403
 14668 0.7880 AV 0.389 52 6015

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JOSEPH G GORSKI
 DEBTOR IN POSSESSION CASE 19-11500-DER
 400 FERRY POINT RD
 ANNAPOLIS MD 21403-1306

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX52-06
 Low balance \$2,247.31
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DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
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10-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 INT*QuickBooks Online 800-446-8 CA XXXXXXXXXXXX0862 SEQ # 200342774651		-40.00	9,239.86
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10-06	Check 429		-5,500.00	3,750.92
10-06	Check 432		-3.00	3,747.92
10-06	Check 434		-30.60	3,717.32



From here. For here.

JOSEPH G GORSKI
October 31, 2020

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Date	Description	Additions	Subtractions	Balance
10-20	Check 438		-40.00	2,380.37
10-23	Check 439		-121.09	2,259.28
10-23	Check 441		-11.97	2,247.31
10-26	' Wire IN 202010260031345 TRADEWAYS, LTD ANNAPOLIS, MD 2140	30,000.00		32,247.31
10-26	' Wire Fee 202010260031345 TRADEWAYS, LTD ANNAPOLIS, MD 2140		-12.00	32,235.31
10-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRI ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 002821111045		-72.00	32,163.31
10-26	Check 442		-328.47	31,834.84
10-27	' Deposit	715.50		32,550.34
10-28	' ACH Credit SSA TREAS 310 XXSOC SEC 201028	3,309.50		35,859.84
10-30	' Deposit	6,872.83		42,732.67
10-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55417340 TLF*UNIVERSITY FLOWER FAIRFAX VA XXXXXXXXXXXX0862 SEQ # 163042462036		-86.20	42,646.47
10-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRI ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 003613116301		-72.00	42,574.47
10-30	Check 440		-100.00	42,474.47
10-30	Check 448		-5,500.00	36,974.47
10-31	Ending totals	42,018.33	-16,400.03	\$36,974.47

CHECKS

Number	Date	Amount	Number	Date	Amount
423	10-05	135.00	438	10-20	40.00
429 *	10-06	5,500.00	439	10-23	121.09
430	10-02	1.37	440	10-30	100.00
432 *	10-06	3.00	441	10-23	11.97
433	10-01	1,972.00	442	10-26	328.47
434	10-06	30.60	448 *	10-30	5,500.00
435	10-14	40.00	* Skip in check sequence		
437 *	10-19	135.00			



From here. For here.

JOSEPH G GORSKI
October 31, 2020

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank